
WELLS FARGO
Business Banking
Supporting the business behind your vision





Understanding your business is where we begin

Every business has its own goals, priorities, and vision for what's next. That's why we take the time to get to know your business and understand what matters most to you.

Our conversations start with learning about how your business operates, where you're focused today, and where you'd like to go in the future.

By listening first, we can provide guidance, insights, and solutions tailored to help support your goals and keep your business moving forward.

Wells Fargo Business Banking: Focused on your business goals

Business owners need more than a place to bank. They need a trusted partner who understands their priorities and helps them navigate what's next.

That's why Wells Fargo Business Banking combines dedicated expertise, personalized guidance, and solutions tailored to the unique needs of your business.

Experience supporting businesses across industries and growth stages.

Dedicated business bankers who take time to understand your goals.

Solutions tailored to the needs of new, established, and growing businesses.

Access your accounts and manage your business how and when you choose — in person, online, or through digital channels.

Tools and insights to help manage cash flow, payments, operations, and growth.











Your priorities evolve. Wells Fargo Business Banking is here for every stage.

While every business owner has unique goals, most focus on three priorities: running the business, managing cash flow, and planning for the future. Wells Fargo Business Banking offers guidance, expertise, and solutions to help support each stage.

Run your business
Get tools, guidance, and banking solutions to support day-to-day operations, including payments, payroll, employees, and account management.

Manage your cash flow
Find solutions to help you get paid, manage expenses, optimize cash flow, and access credit when needed.

Plan for what's next
Access guidance and solutions that support growth, expansion, succession planning, and long-term business goals.

From day-to-day operations to long-term growth, Wells Fargo Business Banking is here to help.



Products and Services

Solutions that support what matters most to your business

Whether you are managing today's needs or planning for what is next, Wells Fargo Business Banking offers solutions to help support your business:

- Business Checking
- Business Savings and CDs
- Business Credit Cards
- Business Lines of Credit
- Merchant Services
- Treasury Services
- Payroll Services
- SBA Lending
- Practice Finance and Specialized Financing
- Digital tools and resources

Explore Wells Fargo Business Banking solutions.

Business Checking

Business checking built around your needs

Our business checking solutions are designed to help businesses manage everyday banking while providing flexibility as needs evolve, and are based on your business' transaction activity, cash management needs, and future growth plans.

Learn more about Business Checking.



They include:

- Account options designed for businesses of different sizes and activity levels
- A variety of payment and money movement capabilities
- Convenient access through branches, online banking, and mobile banking
- Support from dedicated business banking specialists



Business Savings and CDs

Putting business funds to work

Savings accounts and CDs can help businesses put excess cash to work while building reserves for future needs. With options designed to help separate operating and reserve funds, save for short- and longer-term goals, and prepare for new opportunities or unexpected expenses.

Learn more about Business Savings and CDs.

- Competitive rates
- Long-term goal planning
- Flexible term options
- Guaranteed returns regardless of market conditions

Business Credit Cards

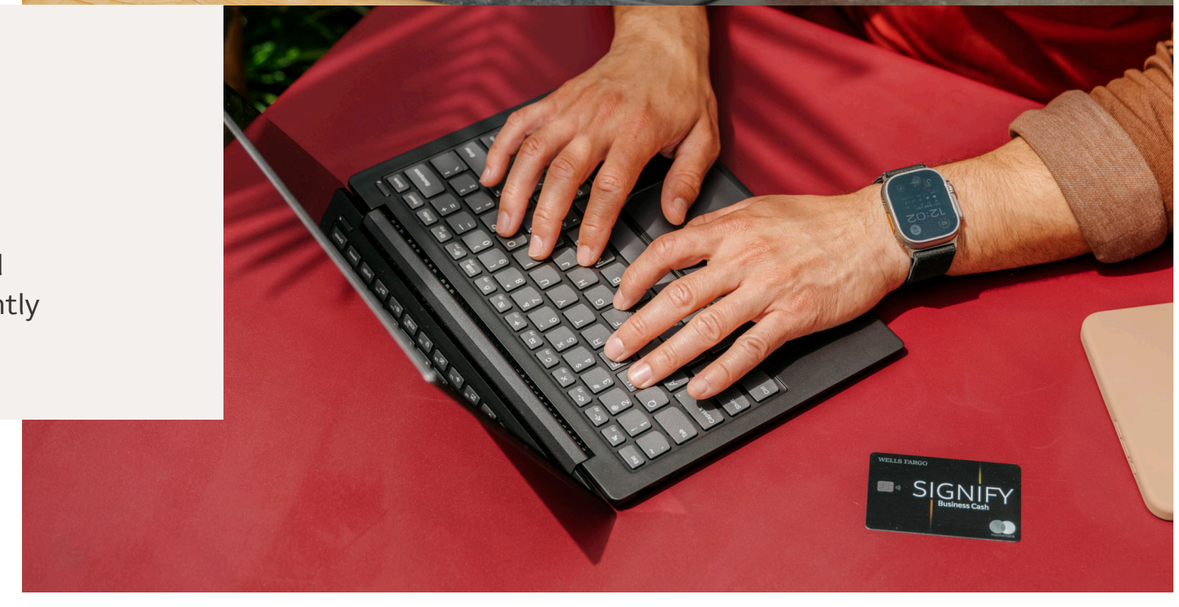
A better way to manage business spending

A business credit card can help simplify expense management and provide greater visibility into employee spending while keeping business and personal finances separate.

Learn more about Business Credit Cards.



- Separate business and personal expenses
- Monitor spending and transactions through digital tools
- Provide cards for employees while maintaining oversight
- Manage purchases and expenses more efficiently



Business Lines of Credit

Flexible funding for the way your business works

A Wells Fargo business line of credit can keep your business moving with flexible access to funds for managing cash flow, purchasing inventory, materials or supplies, handling unexpected costs, and acting on time-sensitive growth opportunities.

Learn more about Business Lines of Credit.

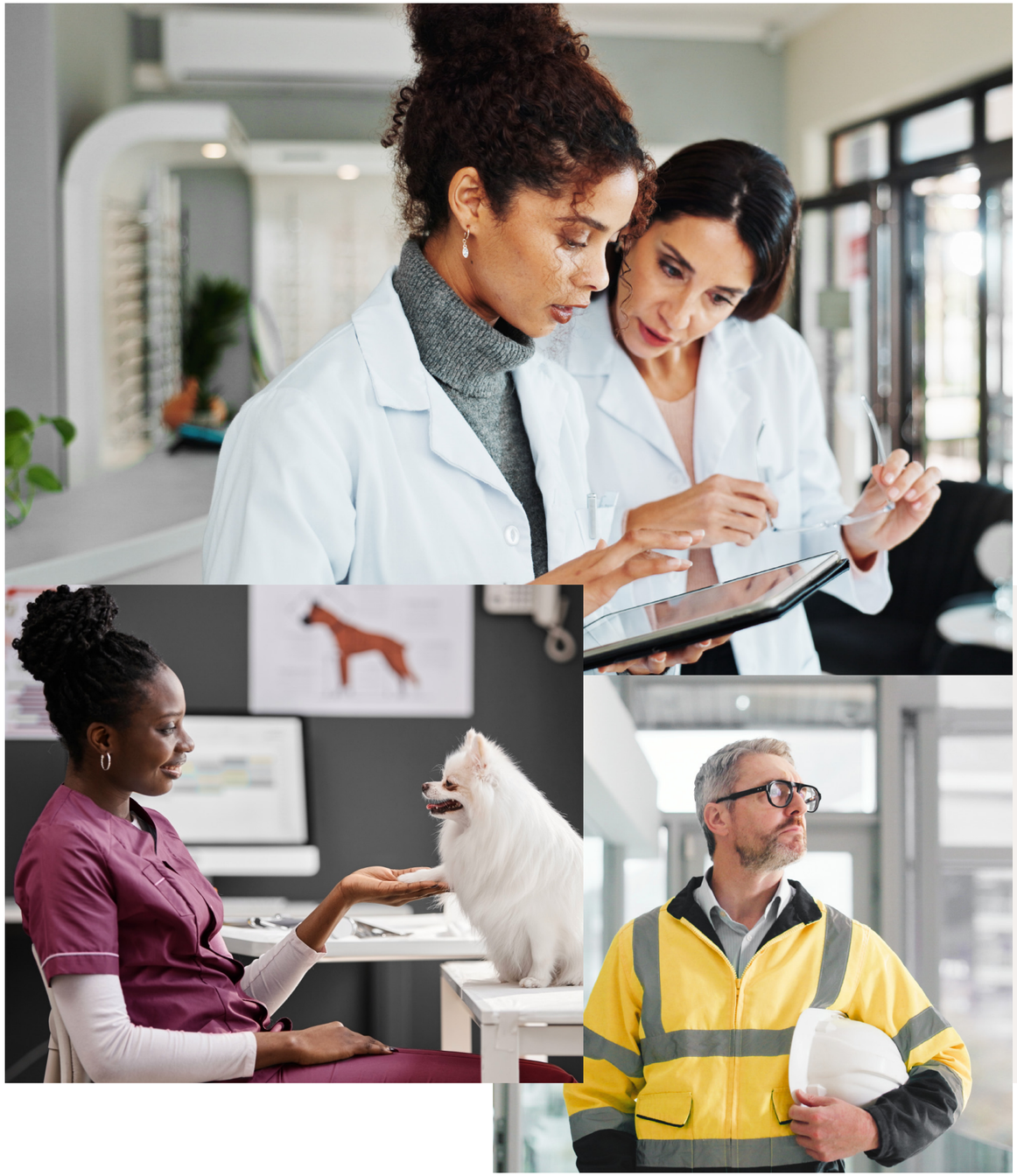


Express[1] application process
Request up to $50,000 for faster processing[1] and quick access to cash.

Short-term working capital
Purchase inventory, payroll, maintenance, and unexpected expenses.

Convenient account access
Access your funds by check, online or phone transfer,[2] Mastercard© access card, or Bill Pay.

Overdraft protection
Add overdraft protection to an eligible business checking account.



Specialized Financing

Financing solutions for unique business needs

Depending on your industry and goals, specialized lending solutions may be available. We can help determine whether these options fit your needs:

SBA lending
U.S. Small Business Administration (SBA) loans are government-backed financing solutions that may provide additional flexibility for eligible businesses.

Healthcare financing
Specialized financing designed for healthcare professionals and practices.

Learn more about SBA lending and Practice Finance.





Merchant Services

Accept payments. Manage operations. Grow with confidence.

Keep your business moving with payment and business management solutions designed to help you accept payments seamlessly, manage day-to-day operations, and uncover new opportunities for growth. Backed by your bank, you get the tools and support to help your business run smoothly today and as it evolves.

Flexible payment acceptance
Accept payments in person, online, by phone, or on the go with solutions designed around how your customers prefer to pay.

Simplified business management
Track sales, manage inventory, oversee employees, and access real-time insights from one connected platform.

Tools to support growth
Expand your reach with online ordering, loyalty tools, integrations, appointment booking, and more.

Everyday confidence
Get fast access to funds, fraud protection, reporting, and support from an experienced payments provider.

Learn more about Merchant Services.





Treasury and Payroll Services

Take care of your cash and your team

Simplify the financial side of running your business, from managing cash flow to handling payroll.

Treasury Services
Efficiently manage cash flow and liquidity, coordinate access for multiple users, and monitor accounts for fraud from virtually anywhere.

Payroll Services
Streamline payroll processing, employee payments, tax administration, and workforce management responsibilities with solutions designed to save time and support day-to-day operations.

Learn more about Treasury Management and Payroll Services.

Tools and Resources

Digital tools, insights, and resources

Beyond products and services, we provide digital tools and resources for informed decision making and an always-on connection to your business.

Manage
Manage accounts, monitor activity, move money, and access services online or through the Wells Fargo Mobile® app, including banking, Bill Pay, digital wallet[3] and payments, mobile deposit,[4] and more.

Protect
Access Security Center tools and resources online or in the mobile app designed to help protect your accounts.

Learn
Find guidance and insights in the Business Resource Center to help you achieve your business goals, plus unique solutions for women entrepreneurs and diverse businesses.



WELLS FARGO Business Banking

You're good at business. We're good at business banking.®

Whether you're focused on today's operations or tomorrow's opportunities, we're ready to partner with your business and help you achieve your goals. Because at Wells Fargo, our success is measured by yours.

And how far you go can depend on who goes with you.

1. Line size up to $50,000 with the Express option. Higher line sizes also available. Subject to credit approval. Terms apply.
2. Terms and conditions apply. Mobile carrier's message and data rates may apply. See Wells Fargo's **Online Access Agreement** for more information.
3. Digital wallets may not be available on all devices. Your mobile carrier's message and data rates may apply.
4. Mobile deposit is only available through the Wells Fargo Mobile® app. Deposit limits and other terms and conditions apply.

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.